Introduction:

The position of women in Indian society is weak as its male dominant society, a large percent of women in India work. The National data collection agencies accept the fact that there is a serious under-estimation of women's contribution as workers. However, the ratio of working women is very less than there are men. But, the scenario is changed since 1999. In urban India, Women have impressive number in the workforce. As an example at software industry 30% of the workforce is female. In many sectors they are at par with their male counter parts in terms of wages, position at the work place. In rural India, agriculture and allied industrial sectors employ as much as 89.5% of the total female labour (National Sample Survey Report, 2010). In overall farm production, women's average contribution is estimated at 55% to 66% of the total labour. Women accounted for 94% of total employment in dairy production in India. Women constitute 51% of the total employed in forest-based small-scale enterprises (World Bank Report, 2011). Working married women of Urban and Rural area have their own pros and cons. The problems faced by working married women of Urban and rural areas are different due to the society setup and family structure. Working married women working for Private sector also have different work culture compare to the Public sectors. Further, the position obtained at work place also depends on the education background. Working women having education background of Under Graduate, Graduate and Post Graduate helps them to obtain different level of jobs at Public and Private sectors. Similarly, working women coming from Nuclear family and Joint Family have different responsibilities at family level.

Women who are working in organized or unorganized sectors of urban and rural part of India, faces problems at the workplace just by virtue of being women. Social attitude to the role of women lags much behind the law. The attitude which considers

women fit for certain jobs and not others, causes prejudice in those who recruit employees. Thus women find employment easily as nurses, doctors, teachers, secretaries or on the assembly line. Women employees are facing various challenges, one is stress and stress is one cause of coronary heart disease. Stress is common among the career women at workplace. Nowadays the percentage of coronary heart disease is increased among women executives (WHO-2002). The main causes are work related stress, value conflict, type of work, standard of living, nutrition, lack of physical exercise. These situations lead working married women for the Occupational Stress. Another important aspect for working married women is to balance the family along with the work. The working married women have to perform their duties at two levels. Working women has to face multiple responsibilities of work, concentration at workplace, time punctuality at work along with the regular responsibilities at home front. This arises conflicts between two.

From the psychological perspective, the three major aspects related to working married women are Family Adjustment, Job Satisfaction level and Occupational stress. The study related to these three important aspects for working married women from urban and rural area and having different education background, different family structure and working for different sectors together plays important role which is important to study, to compare and to analyze the overall scenario from the psychological perspective. Job satisfaction is usually defined as a one-dimensional subjective construct representing an overall emotional feeling individuals have about their job as a whole. Hence, affective job satisfaction for individuals reflects the degree of pleasure or happiness their job in general. Job satisfaction can also be seen within the broader context of the range of issues which affect an individual's experience of work, or their quality of working life. Job satisfaction can be

understood in terms of its relationships with other key factors, such as general well-being, stress at work, control at work, home-work interface, and working conditions. The challenges of balancing work and family responsibilities affect the equal opportunities and treatment in occupation of women, in particular. While in 2007, 1.2 billion women around the world worked, almost 200 million or 18.4 per cent more than ten years ago, they are often confined to work in the less productive and decent jobs, with poor access to adequate and fair pay, social protection, basic rights and voice at work. Women also continue to bear the main bulk of family responsibilities and the cost of adjusting to the increased load of both paid and unpaid work.

Reviews of Past Study:

Various studies are carried out in form of research studies, thesis, and research papers, books published at International and National level. The past reviews pertaining to the working married women explore certain hidden facts and shows a path for the research work. These research works at International and National level on explores about the dimensions of working married women related to various aspects.

Denti (2003) studied on female labour force participation from the region of Asia, Latin America, North America and Europe. The study states that female labour force participation rate is high during 20-24 years of age it decreases moderately until 45-54 and then it declines sharply. **Hate (1978)** in her book stated that there is positive change in the political, economics and social status of middle class working and non-working women living in four cities in Maharashtra with the advent of independence. **Armstrong (1979)** states in his findings that there is significance difference among the higher level and lower level employees. In case of higher level employees, they care more for self actualizing like advancement, recognition and independence whereas lower level employees care more for salary, fringe benefits and happiness.

Drucker (1980) in his book stated, that the labour force participation of married women under age fifty is now just as high as that of men. It is therefore unlikely to rise any further. But a very large number a women in the labour force the of those who entered when the inrush of women began are now reaching their mid-thirties. And also he states that most of the married women stay in the labour force after first child. **Asha (1981)** in her study found that there is significant difference between satisfied groups as well as between satisfied and dissatisfied groups of women in cohesion. The satisfied group is found to perceive their families more cohesive than

the moderately satisfied group and the dissatisfied group. **Sing. K.P (1996)** says that among women who were working out of utter economic necessity, the majority were dissatisfied with the time they spend with their children and the time they allocate to their home 57 percent of working women have alternate arrangements for their children either a mother or a mother- in law or a maid to look after their children. The age of the children is an important factor in generalizing the women's role conflict because a mother's personal attentions are most essential when they are small. Another cause can be the family size, Women with larger number of family member may feel the conflict than the working married women having small family size. The other factor associated with this is the nature of job that the time amount spent outside the house. **Chatterjie (1997) depicts** in his study that women have no role in housing decision that is decision regarding choices of residence. In the housing plans, the fulfilment of women's needs is not guaranteed. **Agarwal (1999)** points out about non income indices have grown as a reaction to the inadequacy of income, index as a criterion of development. It incorporates life expectancy, infant mortality and literacy rate. **Anant Suchitra (1999)** in her study about sanitary workers on economic Status and found that majority (90%) of the respondents were below the poverty line. **Chakrabartie (1999)** explores the causes of women's unemployment in India. The greater rush of women job seekers within a more or less inflexible employment counter, the failure of defective development process to economic transformation, the low level of educational attainment the frightening increase in female population highly prejudiced social attitude resulting in unwillingness on the part of the employers to employ women. Wide–spread sex discrimination in different productive sectors, women's preference for certain selected occupations the unwillingness of educated women to go to villages, the unhelpful attitude of employers towards

handicapped women and lack of provision of adequate opportunities for their self–employment ventures are the main causes of colossal problem of women's unemployment in India today. **Srilekha (2005)** states that developing countries are characterized by low income illiteracy, unemployment and low standard of living. In these countries extra income earned by women is vital to cross the poverty line. Women in 15 to 59 age group if not in labour force are to be considered as unused resources (except when they are sake or students) A change in the attitude towards life is imperative to ensures that women gain confidence in their own capable and a new value system is accepted. **Kalarani (2005)** classified motivations behind the decision to work as monetary, social and personal factors. For the first preference she has assigned a score of 3, for the second preference 2, and for the third preference one. Her analysis shows that among the purposes 'making use of education' ranks first followed by 'job as an engagement for spare time', 'Supplementing husband's income' and 'to raise economic status' occupies the third rank. 'Gross necessity' occupies the fourth rank and 'to have independent income' the last rank. She has proved that there is correlation between age and motivation and education and motivation. **Lalilthadevi (2006)** points out that the need for extra income for family coupled with the demand for labour from industry is the greatest incentive for female workers. The availability of gadgets make household work light, less time consuming and enable women to work.

Vinita (2004) studied that working women in cities and towns firstly constitute a small proportion to total workers and secondly out of the total members of women workers the majority is engaged in low status occupations. She is of the opinion that the factory employment opportunities to women have declined due to technological changes and this is accompanied by an increase in service sector employment such as

public service, medical, health and education. **Mandavia (2004)** in her study on working married women covers the sample size of 100 from Surendranagar District of Gujarat state. The working married women working for public and private sectors. The study shows that the working married women prefer to remain in joint family till their kids are not matured. **Rathod (2005)** in her study on "Secondary male and female teachers place of residence and the occupation stress related to job security" carried out on 70 female and 60 male teachers of Saurashtra region of Gujarat. The observations found shows that male teachers had higher occupational stress compare to the female teachers.

Objectives of Present Study:

1. To understand problems faced by working women of Urban and Rural Area of Southern part of Gujarat state.
2. To know the pattern of family adjustment among working women of Urban and Rural area.
3. To Understand the Job satisfaction and occupational stress among the working women of Urban and Rural Area with context to family adjustment and social, economical, psychological and physical perspectives.
4. Analyze the areas of stress generation among the working women of Urban and Rural areas.
5. Understand pattern of family adjustment, occupational stress and job satisfaction among the working women residing in nuclear and joint family structure from urban and rural areas.
6. To compare pattern of family adjustment, occupational stress and job satisfaction among women working in public and private sectors from urban and rural areas.
7. To understand and analyze family adjustment, occupational stress and job satisfaction among working women having educational level of undergraduate, graduate and post-graduation residing in nuclear or joint family and coming from urban and rural areas.

Hypothesis:

1. H_0: "There is no statistical significant difference in the mean rank of Job satisfaction level among the working married women from Urban area and working married women from Rural area."

   H_A: There is statistical significant difference in the mean rank of Job Satisfaction level among the working married women from Urban area and working married women from Rural Area."

2. H_0: "There is no statistical significant difference in the mean rank of Family Adjustment level among the working married women from urban area and working married women from Rural area."

   H_A: "There is statistical significant difference in the mean rank of Family Adjustment level among the working married women from Urban area and working married women from Rural Area."

3. H_0: "There is no statistical significant difference in the mean rank of Occupational Stress level among the working married women from urban area and working married women from Rural area."

   H_A: "There is statistical significant difference in the mean rank of Occupational Stress level among the working married women from Urban area and working married women from Rural Area."

4. H_0: “There is no statistical significant difference in the mean rank of Job satisfaction level among the working married women living in Joint Family and working married women living in Nuclear Family.”

   H_A: “There is statistical significant difference in the mean rank of Job Satisfaction level among the working married women living in Joint Family and working married women living in Nuclear Family.”

5. H_0: “There is no statistical significant difference in the mean rank of Family Adjustment level among the working married women living in Joint Family and working married women living in Nuclear Family.”

   H_A: “There is statistical significant difference in the mean rank of Family Adjustment level among the working married women living in Joint Family and working married women living in Nuclear Family.”

6. H_0: “There is no statistical significant difference in the mean rank of Occupational Stress level among the working married women living in Joint Family and working married women living in Nuclear Family.”

   H_A: “There is statistical significant difference in the mean rank of Occupational Stress level among the working married women living in Joint Family and working married women living in Nuclear Family.”

7. H_0: “There is no statistical significant difference in the mean ranks of Job Satisfaction level among group of working married women working for Public sector and working married women working for Private Sector.”

   H_A: “There is statistical significant difference in the mean ranks of Job Satisfaction level among group of working married women working for Public sector and working married women working for Private Sector.”

8. “There is no statistical significant difference in the mean ranks of family adjustment level among group of working married women working for Public sector and working married women working for Private Sector.”

   H_A: “There is statistical significant difference in the mean ranks of family adjustment level among group of working married women working for Public sector and working married women working for Private Sector.”

9. H_0: “There is no statistical significant difference in the mean rank of Occupational Stress level among the working married women working for Public Sector and working married women working for Private Sector.”

   H_A: “There is statistical significant difference in the mean rank of Occupational Stress level among the working married women working for Public Sector and working married women working for Private Sector.”

10. H0: “There is no statistical significant difference between the mean rank of Job Satisfaction level among the working married women having educational background of Under Graduation, Graduation and Post Graduation.”

    H_A: “There is statistical significant difference between the mean rank of Job Satisfaction level among the working married women having educational background of Under Graduation, Graduation and Post Graduation.”

11. H_0: “There is no statistical significant difference between the mean rank of Family Adjustment level among the working married women having educational background of Under Graduation, Graduation and Post Graduation.”

    H_A: “There is statistical significant difference between the mean rank of Family Adjustment level among the working married women having educational background of Under Graduation, Graduation and Post Graduation.”

12. H_0: “There is no statistical significant difference between the mean rank of Occupational Stress level among the working married women having educational background of Under Graduation, Graduation and Post Graduation.”

    H_A: “There is statistical significant difference between the mean rank of Occupational Stress level among the working married women having educational background of Under Graduation, Graduation and Post Graduation.”

Research Design:

Considering objectives of research, the research design is opted having 2x2x3 Factorial design. Three categories of variables exist. These are Independent Variables, Dependent Variables and Controlled Variables.

Independent Variables:

Types of work Place:

1. Urban Area
2. Rural Area

Types of Family:

1. Joint Family
2. Nuclear Family

Types of Education Level:

1. Under Graduate 2. Graduate 3. Post Graduate

Dependent Variables:

1. Occupational Stress Level 2. Job Satisfaction Level

3. Family Adjustment Level

Controlled Variables:

Considering the aim of research, certain variables are kept as controlled variables.

i) Participants were married working women from the region of south Gujarat which include the districts of Valsad, Navsari, Dang and partial part of Union Territory of Silvasa and Daman.

ii) The working married women participants for this study are having married life not less than 2 years.

iii) Each participant for the purpose of this study is mother of at least one kid.

iv) Each participant for the purpose of this study lives with her husband and not a single participant is having status of single parent.

Sampling:

Quota sampling was used for this study as it is more appropriate and convenient type of sampling for this study and sample size of 728 was taken. Total Sample constitute of 728 respondents and out of which, from urban area is: 368 and Rural area is : 360. Urban Joint family respondents are 182 and nuclear family respondents are 186. In case of Rural area joint family and nuclear family respondents are 180. Urban area joint family Under graduates, graduates and Post graduates respondents are 60, 60 and 62 respectively. In case of urban area nuclear family under graduates, graduates and Post graduates respondents are 61, 65 and 60 respectively. Rural area joint family under graduates, graduates and Post graduates respondents are 60 each. In case of rural area nuclear family under graduates, graduates and Post graduates respondents are also 60 for each category.

Sample distribution of working married women respondents:

i) Residence : Urban area and Rural area

ii) Family : Joint Family and Nuclear Family

iii) Education: : Under Graduate, Graduate and Post Graduate

iv) Nature of Job : Public sector and Private Sector

Questionnaires are given to individual respondent through personal contacts or by post or through the representatives. An environment is required to develop in process to obtain the unbiased response from the respondents. The respondents independently go through the questionnaire and reply based on given statements in the questionnaire.

[Table-1]

Sample Distribution of Family Type among Urban Area

Urban Area					
Joint Family					
Under Graduate		Graduate		Post Graduate	
Public Sector	Private Sector	Public Sector	Private Sector	Public Sector	Private Sector
30	30	30	30	32	30
Urban Area					
Nuclear Family					
Under Graduate		Graduate		Post Graduate	
Public Sector	Private Sector	Public Sector	Private Sector	Public Sector	Private Sector
30	31	36	29	30	30

[Table-2]

Sample Distribution of Family Type among Rural Area

Rural Area					
Joint Family					
Under Graduate		Graduate		Post Graduate	
Public Sector	Private Sector	Public Sector	Private Sector	Public Sector	Private Sector
30	30	30	30	30	30

Rural Area					
Nuclear Family					
Under Graduate		Graduate		Post Graduate	
Public Sector	Private Sector	Public Sector	Private Sector	Public Sector	Private Sector
30	30	30	30	30	30

Tools:

For the purpose of analyzing and assessment of Dependent variables, following tests are used for validity. The questionnaire used for this research work is addressing three areas of working married women from Urban and Rural area. These three segments are related to Occupational Stress, Job Satisfaction and Family Adjustment. For the purpose of this research work, three different questionnaires are used which are addressing these issues.

1. Job Satisfaction questionnaire by Hardeo Ojha is used to identify the problem areas and responses of the respondents. It is consists of 32 questions and the expected answers are either ‘yes’ or ‘no’. It focuses on eight different areas related to Job Satisfaction. These eight dimensions are covered by 32 questions. Each area is focused by four questions.

2. Family adjustment questionnaire is by Hugh M. Bell and it is used to identify problem areas and responses of respondents pertaining to the issue. It is consists of 32 questions and the expected answers are either ‘yes’, ‘no’ or ‘can’t say’. It is problem based questionnaire.

3. Occupational Stress Scale is five point likert type scale by Dr.A.K.Shrivastava and Dr.A.P.Singh. Respondents give their responses using this five point Likert type bipolar scale. The scale is consist of 40 questions and the respondents response is based on selection of response on Completely Agree, Agree, Uncertain, Not Agree or Completely no Agree. It is bipolar scale and consists of positive and negative questions; the score is ranging from 1 to 5 or 5 to 1 for the corresponding replies by the respondents based on positive or negative type of question respectively.

Analysis and Interpretation:

Statistical tests for normality are used to check the normality of variables. As the sample size is higher, we have used Shaprio-Wilk Test for normality check. For comparing the obtained result another normality test, Kolmogorov-Smirnov test along with Shapiro-Wilk test is also used.

[Table-3]
Normality test using Kolmogorov-Shirnov and Shapiro-Wilk test

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Job Satisfaction	.082	728	.000	.980	728	.000
Family Adjustment	.089	728	.000	.983	728	.000
Occupational Strees	.064	728	.000	.985	728	.000

a. Lilliefors Significance Correction

From the result table shown above, the interpretation for the normality test is based on the Sig. Value of the Shapiro-Wilk test. The Sig. value of the Shapiro-Wilk Test is less than or equal to 0.05, thus the data is not normally distributed. Since the Sig. Value is below 0.05, the data significantly deviate from a normal distribution. For the "Job Satisfaction", "Family Adjustment" and "Occupational Stress", Kolmogorov-Smirnov Sig value and Shaprio-Wilk Sig value shows that all variables are Non Normally Distributed. Hence, parametric tests of hypothesis testing are not applicable. As a conclusion, it is decided to use Non-Parametric tests.

From the normality test, it was concluded that the data is not distributed normally. Thus, for hypothesis test Mann-Whitney test is used. The Mann-Whitney U test is considered the nonparametric alternative to the independent t-test. Mann-Whitney U test is used to compare differences between two independent groups when the dependent variable is either ordinal or continuous, but not normally distributed. The

Mann-Whitney U test allows drawing different conclusions about the data depending on the assumptions made about the data distribution. Since the Occupational Stress scale is five point based likert type scale, Kruskal-Wallis test is used.

[A] Mann-Whitney U-test Summary for Respondents from Urban and Rural Area:

[Table-4]
Rank test obtained using Mann-Whitney U-Test

Ranks

	Area	N	Mean Rank	Sum of Ranks
Job Satisfaction	Urban	368	377.24	138824.00
	Rural	360	351.48	126532.00
	Total	728		
Family Adjustment	Urban	368	400.02	147206.00
	Rural	360	328.19	118150.00
	Total	728		
Occupational Strees	Urban	368	383.62	141170.50
	Rural	360	344.96	124185.50
	Total	728		

[Table-5]
Statistical Analysis of Mann-Whitney U-Test

Test Statistics[a]

	Job Satisfaction	Family Adjustment	Occupational Strees
Mann-Whitney U	61552.000	53170.000	59205.500
Wilcoxon W	126532.000	118150.000	124185.500
Z	-1.657	-4.618	-2.481
Asymp. Sig. (2-tailed)	.098	.000	.013

a. Grouping Variable: Area

[B] Mann-Whitney U-test Summary for Respondents from Joint and Nuclear Family:

[Table-6]
For Joint and Nuclear Family

Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum
Job Satisfaction	728	24.1168	4.20700	11.00	32.00
Family Adjustment	728	36.7816	4.97922	22.00	53.00
Occupational Strees	728	138.5522	13.39907	92.00	180.00
Type of Family	728	1.5027	.50034	1.00	2.00

Ranks

	Type of Family	N	Mean Rank	Sum of Ranks
Job Satisfaction	Joint	362	338.51	122539.00
	Nuclear	366	390.21	142817.00
	Total	728		
Family Adjustment	Joint	362	400.88	145118.00
	Nuclear	366	328.52	120238.00
	Total	728		
Occupational Strees	Joint	362	348.85	126284.00
	Nuclear	366	379.98	139072.00
	Total	728		

[C] Mann-Whitney U-test Summary for Respondents working for Public and Private sector:

[Table-7]

Descriptive Statistics for Private and Public Sector

Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum
Job Satisfaction	728	24.1168	4.20700	11.00	32.00
Family Adjustment	728	36.7816	4.97922	22.00	53.00
Occupational Strees	728	138.5522	13.39907	92.00	180.00
Job	728	1.4945	.50031	1.00	2.00

Ranks

	Job	N	Mean Rank	Sum of Ranks
Job Satisfaction	Government	368	406.06	149428.50
	Private	360	322.02	115927.50
	Total	728		
Family Adjustment	Government	368	361.93	133189.00
	Private	360	367.13	132167.00
	Total	728		
Occupational Strees	Government	368	342.74	126129.00
	Private	360	386.74	139227.00
	Total	728		

[D] Kruskal-Wallis χ^2 Test Summary for Respondents having education background of UnderGradaute, Graduate and Post Graduate :

[Table-8]
Rank Analysis and Test Statistics of Kruskal-Wallis Test

Ranks

	Educational Level	N	Mean Rank
Job Satisfaction	Udergraduate	241	335.57
	Graduate	245	387.32
	Postgraduate	242	370.20
	Total	728	
Family Adjustment	Udergraduate	241	321.22
	Graduate	245	442.84
	Postgraduate	242	328.28
	Total	728	
Occupational Strees	Udergraduate	241	284.65
	Graduate	245	388.20
	Postgraduate	242	420.02
	Total	728	

Test Statistics[a,b]

	Job Satisfaction	Family Adjustment	Occupational Strees
Chi-Square	7.663	51.639	54.783
df	2	2	2
Asymp. Sig.	.022	.000	.000

a. Kruskal Wallis Test

b. Grouping Variable: Educational Level

Finding of the Study:

The study findings based on the results obtained depicts that for Job Satisfaction test, the means of Group of working married women from Urban and Rural area the mean rank difference is very minor. Obtained Mann-Whitney U-test values shows that no significant difference found among the mean rank value for working married women from Urban and Rural Area for Job Satisfaction Level. However, Family adjustment level and Occupational Stress level mean rank value for working married women of Urban area is significantly higher than the Rural area women.

The study related to working married women residing in Nuclear family and Joint Family from Urban and Rural area depicts Job Satisfaction stress level issues are different among them. Job Satisfaction level is significantly higher in case of working married women living in Nuclear family compared to working married women living in joint family. Family adjustment level is significantly higher in case of working married women living in Joint family compared to working married women living in Nuclear family. Occupational Stress level significantly higher in case of working married women living in Nuclear family compared to working married women living in joint family.

According to the study of Shamima(2006) , The factors affecting the female employee's job satisfaction is working environment, interpersonal relationship, and supervision of boss The factors causing satisfaction and dissatisfaction differ from context of urban and rural area. The study conducted by Nasser and Allam(2006), Marital status and age factor highly influenced the Job Satisfaction level.

Considering the results for working married women working for Public sector and Private sector, Job Satisfaction level issues are different for the married women working for Public sector and Private sector. It can be concluded form the rank table that the mean rank of married women working for Private Sector is lower than the mean rank of married women working for Public sector. This shows that Job Satisfaction level is significantly higher in case of married women working for Public Sector compared to married women working for Private Sector. Family Adjustment level for married women working for Public Sector is different from the married women working for Private Sector. However, there is no statistical significant

difference among the married women working for Public Sector and Private Sector for the Family Adjustment level. Occupational Stress level for married women working for Public Sector is different from the married women working for Private Sector. From Rank table[table-7] we find that there is Statistical significant difference among the married women working for Public Sector and Private sector for the Occupational Stress level. It can be concluded form the rank table that the mean rank of married women working for Private Sector is less than the mean rank of married women working for Public sector and there is significant difference among them.

Considering the working married women having education background of Under Graduate, Graduate and Post Graduate, the result obtained using Kruskal-Wallis test for Job Satisfaction test depict that mean rank for Graduate working married women is maximum and mean rank for Under Graduate working married women is lowest. The chi-Square value obtained is 7.663 and p-value is .022. Statistical significant difference in the mean rank of Job Satisfaction level among the working married women from urban area and working married women from Rural area having education background of Undergraduate, Graduate and Post Graduate. From the Mean Rank result, we can conclude that Undergraduate working married women have comparatively lower job satisfaction level compared to the Graduate and Post Graduate working married women. Graduate working married women have highest mean rank and have highest Job satisfaction level. In case of Post-Graduate working married women, their Job satisfaction level is higher than the Under Graduate working married women however; it is lower than the Graduate working married women.

For Family Adjustment test, considering the mean rank for education level of Undergraduate, Graduate and Post graduate, the chi-square value and p-value, family adjustment among the Graduate working married women is higher compared to Under Graduate and Post Graduate working married women. Undergraduate working married women have lowest Family adjustment compared to Graduate and Post Graduate working married women. From the Mean Rank result, we can conclude that Undergraduate working married women have comparatively lower Family adjustment level compared to the Graduate and Post Graduate working married women. Graduate working married women have highest mean rank and have highest Family adjustment level. In case of Post-Graduate working married women, their Family adjustment

level is higher than the Under Graduate working married women however; it is lower than the Graduate working married women.

According to Mangaleswaran(2012) in his study about working married women Police Personnel states that working married women from Urban area have high level of adjustment problems in various dimensions of adjustment such as health, home, self, emotional and social features. The findings also show their home adjustment problems are very high when compared to other dimensions. Further the adjustment problems have no relationship with socio-economic variables, Hence, the adjustment problem exists as unique and do not depend on the other factors. This supports our findings.

For Occupational Stress test, the mean rank for education level of Undergraduate, Graduate and Post graduate, the chi-square value and p-value the result shows that Occupational stress is lowest in case of undergraduate working married women compared to Graduate and Post Graduate working married women. The Post Graduate working married women have higher occupational stress compared to undergraduate and graduate working married women. Occupational stress among the Post Graduate working married women is higher compared to Under Graduate and Graduate working married women. Undergraduate working married women have lowest Occupational stress compared to Graduate and Post Graduate working married women. From the Mean Rank result, we can conclude that Undergraduate working married women have comparatively lower Occupational stress level compare to the Graduate and Post Graduate working married women.

Summary of Findings:

(a) For Job Satisfaction scale, no significance mean rank difference found among the working married women from Urban and Rural area. Hypothesis (Hyopthesis-1) is failed to reject. Mean rank of Job Satisfaction level among working married women residing at Joint family found significantly higher than the working married women residing in Nuclear family. This rejects the Hypothesis (Hypothesis-4) and thus, H_A is accepted. Similarly, mean rank of Job Satisfaction level among the women working for Public sector were found significantly higher than working married women from Private sector. This clearly depict that working married women from Public Sector

have higher job satisfaction level compared to working married women from Private Sector. This rejects the Hypothesis (Hypothesis-7) and H_A is accepted. Among the education level segment, it is observed that Graduate working married women have higher Job Satisfaction level compared to Under Graduate and Post Graduate working married women. This rejects the Hypotheiss (Hypothesis-10) and H_A is accepted.

(b) For Family Adjustment Scale, it is observed that working women residing at Urban area have higher Family adjustment level compared to the Rural area working married women. This rejects the Hypothesis (Hypothesis-2) and thus, H_A is accepted. Similarly, working married women residing in Joint family have higher Family adjustment level compared to the working married women residing at Nuclear family. This rejects the Hypothesis (Hypothesis-5) and thus, H_A is accepted. No significant difference for Family Adjustment level is observed among the working married women working for Public and Private sector Family. This proves the Hypothesis (Hypothesis-8). However, comparing at education level, Graduate working married women found to have highest Family adjustment level compared to Under graduate and Post Graduate working married women. This rejects the Hypothesis (Hypothesis-11) and thus, H_A is accepted.

(c) In case of Occupational Stress scale, it is observed that working women from Urban area have higher Occupational Stress level compared to the Rural area working married women. This rejects the Hypothesis (Hypothesis-3) and thus, H_A is accepted. Working married women from Nuclear family have higher Occupational Stress level compared to working married women residing at Joint Family. This rejects Hypothesis (Hypothesis-6) and thus, H_A is accepted. It is also observed that married women working for Public sector have higher Occupational Stress level compared to Private Sector working married women. This rejects the Hypothesis (Hypothesis-9) and thus, H_A is accepted. Working married women having educational background of Post Graduate found to have significantly higher Occupational stress level compared to Graduate and Under Graduate working married women. It is also observed that the Occupational stress level of Under Graduate working married women found to lowest among all. This rejects the Hypothesis (Hypothesis-12) and thus, H_A is accepted.

Significance of Study:

This research address three areas among the working married women of Urban and Rural areas. These three areas are Occupational stress, Job satisfaction and Family adjustment. These areas are addressed using three different questionnaires. Working married women in Indian society faces many hurdles and problems as the social structure of Indian society is very much different compared to the western culture. Role of working married women address many facets which includes handling family issues, social issues and justifying the work for the sake of helping the family in terms of economical needs. The study addresses the working married women from urban and rural area of South Gujarat region. The focus of study address three important aspects which includes occupational stress which is caused due to the dual role played by the working married women. The balancing act between the family responsibility yield stress at various level. The stress level at occupation directly affects the performance at work. The Job satisfaction is also one of the important aspects for working married women. Apart from Job environment, the type of job (Public sector or Private sector) plays important role in Job satisfaction level. The Public sector jobs provide a kind of financial and future security compared to Private jobs however, the stress level at work is different for both the sectors and it also depends on the working position and designation. The study included the education background as it play major role to acquire position and scale in private and public sector. The social structure of family type plays important role. The family adjustment problems are different for the working married women residing in Joint family and Nuclear family. This study explores various hidden facts faced by the working married women from Urban and Rural area residing at either joint family or nuclear family, working for Public or Private sectors and having education background of Under-Graduate,

Graduate or Post Graduate. The outcome of study can be utilized at Corporate levels and by the Government in process to work out on future policies for the welfare of working women. By implementing proper policies the work efficiency can be improved among the working married women whose problems are different depending on their residence area, social setup, family types and education levels. As the study covers the Urban and Rural areas, this is very much useful by the future researchers for the further prospective studies related to working married women issues.

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